

## AS A PLACE TO LIVE

## RICHMOND HAS MORE ADVANTAGES

than almost any city in this country. As an Educational Centre Few Places surpass it—The Reasons Why.

I shall endeavor to discuss fairly and impartially in this article the question of Richmond as a place of residence and education, and offer some suggestions as to improvement.

There are two ways of handling a subject of this kind. One, which is the usual way, is the "patriotic," where all goes as smooth; where there are no drawbacks, or so insignificant as to be unworthy of mention; where winters are mild and summers cool; where air is fragrant, health perfect and water pure—a veritable paradise. The other mode, which, however, has fallen into very poor repute, is the plain business method, where facts and not fancies are dealt in, but softened a little, perhaps, so that nature or beauty may not be left too much unadorned.

I will adopt the latter method, in which both sides are presented; but as this will be done without prejudice, but with the belief that honesty is the best policy for Richmond, as it has been found for other things, if not places, it is hoped that the reader, while accepting the good as true, will not turn with anger or disgust from the unfavorable and condemn without investigation or consideration; for the unfavorable being in the hands of only be corrected by recognizing its existence. Know thyself is an aphorism applicable to the incorporated individual, or the city, as to the individual A, B or C.

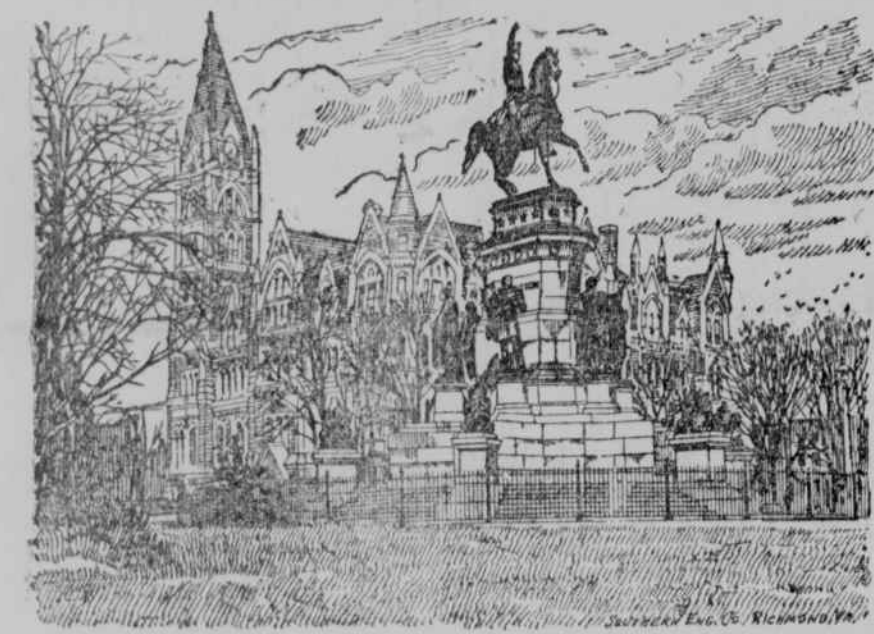
## TWO CLASSES.

There are two principal classes, moved by different and frequently diverse motives, in settling a city that we must consider. The one, people of leisure, generally wealth or in comfortable circumstances, and those desirous of educational advantages for their families. The other, people who seek to make money or a comfortable living. The former, comparatively few in numbers, are not attracted by a desire of gain, but almost wholly by a desire for the pleasures of refined and cultivated society, for good schools, agreeable surroundings, genial climate and salubrity.

The latter, the vast majority, on the contrary, are mainly influenced by gain or an easy way of making a living, and only secondarily by good society and schools, pleasant surroundings and good health.

The former would not go to a place to reside, even though gold and silver were as abundant there as they were with Solomon's friend Hiram, if the society was rude and coarse, education neglected and surroundings bad, while the latter rush eagerly to spots where money is easily to be made, even though yellow jack and cholera lurk in jungle or swamp conveniently near, or to foetid deserts where there is neither food, water nor anything but the bare opportunity of amassing wealth.

This to Edinburgh, Hartford and other cities whose business affairs no opportunities of gain, but whose social, intellectual and physical attractions are great, the wealthy, the leisurely, the cultivated are ever tending, so that these cities have become the most beautiful and attractive in the world as places of residence; while to Liverpool, Chicago, Man-



## WASHINGTON MONUMENT AND CITY HALL.

soiled, Calcutta, Constantinople and other cities countless multitudes, regardless of intellectual, moral or aesthetic considerations, regardless of excessive heat or bitter cold; regardless of health and of ease, and in the face of death itself, flock, because money is there easily to be gained, and support readily made; and cities like London and Paris, which combine almost every social, moral, intellectual and financial advantage, become the metropolises of the world.

As Richmond partakes partially of the combined advantages of both of these latter cities, there is every reason that Richmond should attract, like them, both the leisurely and the money-making classes—those whose aim is to spend and those whose object is to accumulate.

## RICHMOND'S ADVANTAGES.

In setting forth, therefore, the advantages and attractions of Richmond as a place for residence and education, I must address the two classes separately, because, as stated, what attracts one does not attract the other, and vice versa. First, then, as to the attractions of Richmond for the lesser, the leisurely, seeking enjoyment, and the sensible, seeking education.

First in importance is the social aspect; manners make the man. Polite and elegant manners and good breeding, which are characterized by refinement, perfection the French generation immediately anterior to their revolution, are not the growth of a year, or even of a score of years, but are the mature fruit of an aristocratic society, blessed with health and leisure.

Now the manners and the tone of Richmond society is the kind and not remote descendant of a state of society that was as truly aristocratic as was the French society already referred to, or as is the society of Great Britain of the present day, and while we, of late decade of the nineteenth or formal elegance of our ancestors, we do inherit, and we have not improved on our inheritance, the ease and grace of manner that make our social gathering, whether teas, dinners or balls, so charming to well-bred visitors, and the innate courtesy, nobility of spirit, which makes the stranger with our gates feel at once that he is at home among friends.

And this good breeding, which puts one at ease and in good humor with himself, is not confined to those who have been highly favored by Providence, but it permeates society, and has descended to and refined those who make no claims whatever to "quality"; consequently, just rights, or of their due consideration, honor to whom honor is due, being strictly rendered, there is little of that loud and vulgar self-assertion of equality, as it really doubtful of its possession, which characterized the local society of our ancestors, and which makes the stranger with our gates feel at once that he is at home among friends.

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## A Bird's-Eye View of One of the Prettiest of Richmond's Many Pretty Resorts, Several Handsome Residences in the Distance.



themselves, learn from daily object lessons of politeness, what good manners, the highest ambition of society to teach, are.

## A CULTURED CITY.

Now, what better place than Richmond; what place so good for wealthy people seeking pleasure and elegance to settle in? Richmond may not be a center of art and of science; a city where the ladies are up in all the odies, isms and what nots of the present day, but it is emphatically a city where the people are cultivated, if not learned; are versed in the niceties and elegance of polite society, but without pretension, vulgarity or ostentation; where wealth is enjoyed and displayed with refined taste, in homes, parlors and entertainments, but where nurse-pride is unknown, and where simplicity and cordiality so prevail that the most awkward is soon put at ease.

To become a member of such an easy, natural and homely, but elevated, society is itself a liberal education, and our arms are extended and our doors thrown open in cordial invitation to all, of whatever creed or nationality, to learn in its school; but the ostentatious, the pretentious, the vulgar and those who think that wealth alone is an open sesame to our hearts and homes, will have many things to learn before they can appreciate the charms of Richmond society; but let even such come, because we can teach them valuable lessons in deportment; valuable at least to the children, if the elders are too old.

Richmond, as a place of residence, is the city of all others for which the leisurely, the wealthy, the refined and the cultured should come when seeking change of abode.

## THE CLUBS.

A most attractive feature of Richmond

and between these wide extremes are churches with creeds varying from rigid Calvinism to easy-going Arminianism. There is also room and welcome for those of no creed, or of creed so nebulous as to be indefinable, provided morality governs conduct.

Excluding those belonging to the colored people, we have fifty-three orthodox and three Jewish churches, besides several that are heterodox; ten church homes and six military and medical charitable homes, and several other institutions of similar purpose, including the Richmond Exchange for Women's Work, a most admirable institution, whereby ladies of gentle birth, but reduced circumstances, may dispose without publicity of the elegant productions of their cunning needles and the dainty creations of their listless hands.

## GOOD FELLOWSHIP.

The people of Richmond are instinct with benevolence and good fellowship, and a good cause or a worthy individual rarely fails in their midst. Those whose hearts are moved by another's woes and whose souls are wrung by another's sorrows will find in Richmond a most congenial atmosphere, and nowhere else will they find so good a sphere where all their noblest and most godlike intuitions would find ample development.

Another important social feature of Richmond are its numerous charitable associations not under church patronage. While most of its resemble parishes in willingness to perform our good deeds and rites of whatever kind in the full blaze of day, there are many who cannot unless veiled in mystic secrecy, and for all such Richmond offers a fertile field, and in its pregnant soil secret societies flourish with wondrous luxuriance.

As in the case of churches, all tastes can be accommodated. For those who will be satisfied with nothing short of the original Dr. Jacob Townsend, ten lodges and three communities of orthodox Masons, lined descendants, some say, of the builders of Solomon's Temple, or as others more modestly say, of the builders of the glorious and immortal cathedrals of the Thirteenth century, stand ready to initiate the neophyte into the mysteries of the craft.

## A SLIGHT VARIATION.

If any one, however, wearied of the same old thing, desires a slight variation, a lodge of the Ancient and Accepted Scottish Rite Masons is convenient; or if one is epicurean in such things there is Acacia Temple, Nobles of the Mystic Shrine, Sons of the Desert; or, if one demands something modern and unencumbered with the dust of centuries or with the polish of ages, if Masons are really descendants of the builders of the Temple, he will be cheerfully accommodated by any one of our encampments and seven lodges of Odd-Fellows, or of ten tribes of Red Men, or of nine lodges of Knights of Pythias; or, if still unsatisfied, one desires something brand-new, with the polish of age, if Masons are really descendants of the builders of the Temple, he will find consolation somewhere among twelve lodges of Knights of Honor, six councils of Legion of Honor and the same number of Royal Arcanum, five lodges of the Order of Golden Chain, five groves of U. A. O. D.—doubtless a specially awful and mysterious order, and seven branches of the Iron Hall, to say nothing of Elks, Home Circles, Chosen Friends, &c.

All tastes, however abnormal and fastidious, may be accommodated in Richmond, the only difficulty being to choose; and, therefore, all who are partial to secret benevolent societies will find gratification as well as profit by settling in Richmond, membership in such societies leading to the highest and most lucrative honors in the gift of the people.

## A PLACE TO MAKE MONEY.

That Richmond is a prosperous city and annually has a large surplus income, not only the numbers and elegance of her equipages, her generous style of liv-



## MONROE PARK.

ing and general air of thrift, but also the great sums her people invest in other places fully attest.

Capital is said to be timid, and this is doubtless true of British pounds, shilling and pence, of Gallic francs, of Dutch marks and of Slavish roubles, but Richmond's dollars are not as bold as lions, but as adventurous as migratory birds, and, what is better still, Richmond's capitalists are like charity, which believeth all things and thinketh no evil, because suspicion never crosses their minds and they believe all that's told them of other places. For example—

Some years ago, five or six perhaps, several gentlemen from St. Paul visited Richmond, and warmed, perhaps, by Richmond's hospitality, insisted upon showing what their own city could do in that line. Accordingly, providing a train of palace cars, lavishly furnished with all that goes to the making of a good time, they invited a number of our capitalists, accounted our cleverest men, to a free excursion to and fro. The hosts, of course, meant nothing except to be hospitable, and only mentioned real estate incidentally, just enough to satisfy the craving of the guests for knowledge. But, to cut a long story short, these clever gentlemen, so unsuspicious and with faith of the dimensions of a mustard seed grown to a great tree, forthwith invested \$750,000 of money easily made in Richmond, and this money is there yet.

And Birmingham—she has piles of money easily earned in Richmond, and

the money is there yet. And there's Duluth—the same story. And why weary the reader with reminding him of Florence, Big Stone Gap, Bristol, Gordonsville, Glasgow, Harrisonburg, Goshen, Shenando and Basic City—the same story all—money easily made in Richmond and then scattered broadcast to the four winds of heaven, lost to sight, but not to memory dear.

Now what do these facts, painful, amusing or instructive, according as we look at them, prove but that Richmond is a city where money is easily made, and therefore, that those seeking where money is easily to be made should settle in Richmond. But we will give other proofs that Richmond is the place to come to, either to make money or a comfortable living.

## ANOTHER REASON WHY THOSE SEEKING MONEY OR A GOOD LIVING SHOULD COME TO RICHMOND IS—DEARNESS.

As a rule, low prices and stationary, decaying and dead places and high prices and live, active and growing places are linked together, though sometimes, owing to scarcity through lack of production, prices are high in the former, and for contrary reasons sometimes low in the latter; but as in the first case, profits, on account of paucity of transactions are small, population is not attracted by reason of high prices, so on the contrary, as profits, by reason of multiplicity of transactions are large, population is not deterred by low prices, the rule that high prices and growth and low prices and stagnation are twin brothers still holding true. Free silver coinage, sub-treasury schemes and Farmers' Alliance are but other names for low prices; restore high prices and they vanish like morning dew.

Thus what inducements does a city offer to capitalists where, interest to builders where house rent, to mechanics where wages, to merchants where profits, to gardeners where vegetables, to dairymen where milk and butter, to poultrymen where fowls and eggs are low? None. The live, the active, the stirring, those who build cities shun such a place, while on the other hand where prices and profits are high thicker people flock in crowds. Hence, if we wish to build up Richmond never say things are cheap, first, because they are not cheap, and secondly, if they were cheap it would be suicidal to say so.

Thus, is money cheap in Richmond? No, because best secured notes are never less than 6 per cent, and current discount at banks is 7 per cent, and upwards for desirable paper. Therefore, Richmond is a good place for capitalists, because their money brings large returns.

Is house rent cheap? No, and because house rent is not cheap is the very reason why thousands of houses have been built in Richmond within the past ten years. If rents had been cheap in all probability not half the houses would have been erected. Therefore, Richmond is a good place for builders, because of abundance of work in building houses and demand for them afterwards at good rental.

## WAGES NOT LOW.

Are wages low? Look at the following table and then answer:

Employment.	Hours work.	Wages.
Carpenters.....	9 and 10	\$2.25
Stair builders.....	9	2.50
Plumbers.....	9	3.25
Stone masons.....	9	3.00
Slaters.....	10	2.50
Painters.....	9 and 10	2.00
Plasterers.....	10	2.25
Plumbers.....	9	2.50
Gas fitters.....	9	2.50
Tinners.....	9	2.25
Blacksmiths.....	9	2.25
Moulders.....	10	2.20
Pattern makers.....	10	2.25
Machinists.....	10	2.25
Sheet iron workers.....	9	2.25

Moreover, acquaintance with the pay-

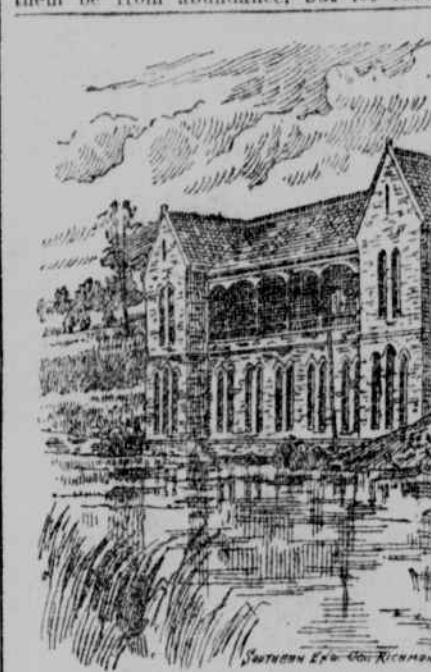
a city the best investment is to elevate the bread-winners so that they may earn high wages.

Are profits low in Richmond? No; for if they were Richmond would never have had her many elegant stores, larger and finer now than ever, and ground on Broad street would not be selling for six, eight hundred and more per front foot. If profits were not high new merchants would never be attracted to our streets, and one of the largest retail houses in the United States would not now be establishing a branch on Broad street, almost rivaling the parent stock. Richmond is a good place for merchants, wholesale and retail, for they all make money; therefore merchants should come to Richmond.

Is marketing low? No. Let vegetables be low; take the profit out of the business and then see how soon the gardens will be neglected, and then abandoned; and then the gardener will move to where there is a profit in the calling. Market gardeners should settle around Richmond, because there is money in the business.

And so of the dairymen and poultrymen; they can all make money easily. Fowls and eggs are generally high enough to satisfy the most grasping, for the bipeds are rarely less than 25 cents for the smallest, up to 40 and 50 cents for respectable roasters or fowls, and eggs range from 15 to 40 cents a dozen.

Then if everything is high, what becomes of those living on salaries? Their wages, too, are high, ranging from \$12, \$15 to \$18, and higher for first-class book-keepers, salesmen, managers and agents. Then must everything be high and nothing low? No; have low prices, but let them be from abundance, but let that



## THE NEW PUMP-HOUSE.

abundance spring from elevating the worker by stimulating his intelligence and increasing his skill, so that by turning out more or better products, and thus promoting abundance or cheapness, he may earn high wages for himself. Thus it is that the paradox of high wages and low prices are easily reconciled.

In Richmond there is not only much wealth that has only to open its eyes to see, but also wealth, known principally to real estate men, in unsuspected quarters. The possessors of this wealth are quiet, industrious and unassuming people, mostly Germans, who make no show at bank, but deposit at home.

This process will probably have been going on for years, but never before known, or even suspected, till some real estate, a small store or dwelling, a lot, a market garden, or a small farm is sold, when the purchaser, instead of settling on the usual mixed terms of cash and credit, insists on paying all cash and draws forth a heterogeneous mixture of quarters, halves, dollars, half eagles and bank notes, the first time for years that most of it has been the light.

Men like this have of recent years so often come to the surface that every plain, staid-looking man of Teutonic speech or aspect is looked upon as a private banker, with a snug deposit, and this class of men is popular accordingly with the real estate fraternity.

Having now said enough to convince all but the most obstinate and inveterate Thomases that Richmond possesses the double advantage of a city where both the ease-loving and the money-getting may settle with the certainty of each finding what it seeks, let us devote some space to setting forth the physical advantages of Richmond, and first in importance, the climate, for climate means not only the flesh, the bones, the blood, but also the mind, the soul; not only physical vigor, but tenderest, gentlest, sweetest, holiest, noblest, sublimest emotions; not only transitory, treacherous life below, where all has been pronounced vanity and vexation of spirit, but unfading, unfading life above, where foundations are not only firm, but eternal, and where full, perfect fruition fills the satisfied soul. Formerly manners were thought to make the man; now it is known that climate makes the man.

It may be safely affirmed that our climate is unsurpassed either seaboard or interior. It is true that at times the sun exerts its full sovereignty, forces one, like the traveler in the fable, to cast aside his garments and sigh that he cannot sit in his bones, and again that the winds, fresh from arctic circle compels one to hug his mantle about him with tenacious grip, but with these rare exceptions, lasting only a few days at the utmost, our climate is bright, genial and inspiring and invites to healthy exertion the year round. During the greater part of April, May and June our climate is ideal, its chief drawback being that it is too perfect—so beautiful, so charming, so fascinating that one is tempted to neglect work in order to yield himself captive to the witchery of a beautiful and beneficent nature.

Pen cannot do justice to the season—sky above azure blue, earth beneath emerald green, air perfumed with blossoms of innumerable shrubs, trees and bushes, helmy and nature, animate and inanimate, bounding and bursting with buoyant life.

To appreciate one must dwell here from day to day, from week to week, for each day lends new charms, sure to be missed by the visitor if only transient.

## OUR BROTHER MASONS.

## WHAT THE CRAFTSMEN ARE DOING.

Work in the Blue Lodges—Notes from the Chapters—The Mystic Shrines—News About Masons of High Degree.

At the regular monthly communication of Richmond Randolph Lodge, No. 19, held on the third Tuesday in September, the Sublime Degree of a Master Mason was conferred. The candidate was the Rev. George H. Ray, Jr., of Ashland Lodge, No. 108, and it was done at the request of that lodge. His father, the Rev. George H. Ray, Sr., of the grand working committee, presided in the first and third sections and the District Deputy Grand Master in the second. The work was very impressively done and after it the Rev. Mr. Ray made an eloquent address to his hearers. The craft then went from labor to refreshment.

At the last regular convocation of Lafayette Royal Arch Chapter, No. 43, there were two candidates for the Council degree, which was impressively conferred. At the regular meeting of the Chapter of the Mystic Shrine in Acacia Temple, held on the fourth Thursday in September, there was elected as recorder A. R. Gunn and as captain of the guard C. W. Dunstan. There was a fine feast following the work. Mr. L. P. Ecker is the potentate and confers the degrees in a very impressive manner.

## MASONIC NOTES.

The Grand Chapter of Royal Arch Masons and the Grand Commandery of Knights Templar will meet at the Masonic Temple about the middle of October. Mr. William B. Isaacs is busily engaged in preparing his reports for the occasion.

District Deputy Right Worshipful William Ryan has been quite busy during the last week paying the various lodges official visits and instructing them in the work.

The Richmond members of the Masonic fraternity are greatly pleased at the idea of having a Masonic library and reading room accessible at all times of the day. The Rough Ashlar has added the feature to its editorial rooms over the city bank. Masonic papers from all parts of the world can be seen here. It is a good thing, and is appreciated by those who are fond of Masonic literature.

## THE ROUGH ASHLAR.

The September number of the Rough Ashlar, a magazine devoted exclusively to the interests of the Masonic fraternity, is before me, and in make-up and contents compares most favorably with any similar publication in the United States. There are many good articles in this month's number. I note particularly "Masonry at Wholesale," in which the too-prevalent practice of admission of candidates into lodges, without as careful investigation as should be had, is vigorously combated.

The article "A Woman Cannot Be a Mason" is most excellent. It is credited to the Ireside Board, another Masonic journal, published in San Francisco, and gives it in full.

A Mason's contract is complete in all its details and contains an express provision that persons made incompetent by the civil law from making a valid contract are not eligible to membership in the fraternity. Atheists, idiots, infants, imbeciles, insane persons, bondmen and women cannot be made Masons, but the real reason why not never seem have occurred to one Mason in a thousand. Ask any Mason you meet "why cannot a woman be a Mason?" and you will invariably receive in answer scribbling some vulgar physical disqualification. "Because she cannot keep a secret" is a sample of the most familiar yet foolish answers ever given



to this much mooted question. The true answer, however, is "because the civil law disqualifies a woman from making contracts." She is not free in that respect like a man. Being classed with infants, idiots, imbeciles, insane persons, bondmen and women cannot be made Masons, but the real reason why not never seem have occurred to one Mason in a thousand. Ask any Mason you meet "why cannot a woman be a Mason?" and you will invariably receive in answer scribbling some vulgar physical disqualification. "Because she cannot keep a secret" is a sample of the most familiar yet foolish answers ever given

The proceedings of the Imperial Council of the Ancient Arabic Order of the Mystic Shrine held in August at Omaha are reported. The first officer elected in Richmond is well represented by the choice of Mr. Louis P. Ecker as first ceremonial master.

The "Return of Rev. Brother Hartley Carmichael" is the title of another article. While abroad this reverend gentleman was cordially received by prominent Masons of the mother Mason country, as he is the Grand Master of the Sovereign College of Allied Masonic and Christian Degrees in America. The Earl of Euston, head of the Allied degrees in England, appointed Brother Carmichael his representative on the Western Hemisphere, and Brother Carmichael, on return, appointed the Earl his representative in England.

## ROYAL ARK MARINERS.

The Royal Ark Mariners, of which His Royal Highness the Prince of Wales is grand master, assured Brother Carmichael that all Royal Ark Mariners from the United States would be fraternally received in England when presenting the proper credentials. Brother Carmichael declined invitations to dine with some of the most distinguished Masons in England on account of getting news of the death of his infant son. Richmond gives another officer to the Sovereign College of the Allied Degrees of the Western Hemisphere in Brother C. A. Nesbitt, who is the grand recorder-general.

The address of Brother John H. Ingram made at the corner-stone laying of the new Masonic Temple, which is also described in Manchester, August 19th, last, is given in full, and there is an interesting article concerning the late Khedive of Egypt, Mehemet Thewfik, who was a devoted Mason of high degree.

The laying of the corner-stone of the new Chamber of Commerce building, which is also described in Manchester, August 19th, last, is given in full, and there is an interesting article concerning the late Khedive of Egypt, Mehemet Thewfik, who was a devoted Mason of high degree.

There is a picture of the old stone house, Richmond, formerly headquarters of Washington, by way of frontispiece to the magazine.

The editor's trestle-board of the Rough Ashlar says: The excellent address delivered by Rev. R. P. Williams before the Masons of Richmond on St. John's day in the Masonic Temple has been copied from the Rough Ashlar, and a Brother Freemason has given another officer to the Sovereign College of the Allied Degrees of the Western Hemisphere in Brother C. A. Nesbitt, who is the grand recorder-general.